

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant(s): Cheng Zhou, Rangarajan Venkatesan, Joshua Toub  
Assignee: Versata Development Group, Inc.  
Title: METHOD AND APPARATUS FOR NET-PAY AND DEBT  
CONSOLIDATION  
Serial No.: 09/810,519 Filed: March 15, 2001  
Examiner: Daniel S. Felten Group Art Unit: 3693  
Docket No.: T00066 Customer No.: 33438

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December 22, 2010

FILED ELECTRONICALLY

**RESPONSE TO NON-FINAL OFFICE ACTION**

Dear Sir:

This paper is responsive to the Office Action dated June 24, 2010, having a shortened statutory period expiring September 24, 2010. Accompanying this response is a petition under 37 C.F.R. § 1.136 for extension of time by three (3) months, setting a new time for response of December 24, 2010. Further examination and reconsideration are respectfully requested in view of the amendments and remarks set forth below.